

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT of MISSOURI**

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 12/11/13. You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice. **Creditors—Do not file this notice in connection with any proof of claim you submit to the court.**

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mary Elaine Covey
4412 N. Virginia Ave
Kansas City, MO 64116

Case Number:
13-44615-can7

Social Security/Taxpayer ID/Employer ID/Other Nos.:
xxx-xx-5174

Attorney for Debtor(s) (name and address):

Tracy L. Robinson
1125 Grand Blvd
Suite 1300
Kansas City, MO 64106
Telephone number: 816-842-1317

Bankruptcy Trustee (name and address):

Jerald S. Enslein
Gallas & Schultz
9140 Ward Parkway, Suite 200
Kansas City, MO 64114
Telephone number: 816-822-8100

Meeting of Creditors

Date: **January 9, 2014**

Time: **03:15 PM**

Location: **Room 2110B, 400 East 9th Street, Kansas City, MO 64106**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 3/10/14

Deadline to Object to Exemptions:

30 days after the conclusion of the meeting of creditors or within 30 days of any amendment to the list or supplemental schedules, unless as otherwise provided under Bankruptcy Rule 1019(2)(B) for converted cases.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Foreign Creditors

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Bankruptcy Clerk's Office: www.mow.uscourts.gov

400 E. 9th Street, Room 1510
Kansas City, MO 64106
Telephone Number: 816-512-1800
VCIS Number toll free: 866-222-8029

Court Executive:
Ann Thompson

For the Court:

Hours Open: Monday – Friday 9:00 AM – 4:30 PM

Date: 12/12/13

The trustee may give notice at the meeting of his intent to abandon property unless objections are filed within 14 days. Creditors with a security interest in the property must provide evidence of perfection to the trustee prior to this meeting. Pursuant to 11 USC § 727 (a)(12), creditors and parties in interest seeking to delay or postpone debtor(s)' discharge on grounds that 11 USC § 522 (q)(1) may be applicable to debtor(s) or that a proceeding is pending in which the debtor(s) may be found guilty of a felony as described in 11 USC § 522 (q)(1)(A) or may be liable for a debt as described in 11 USC § 522 (q)(1)(B) must file a motion to delay or postpone such discharge prior to the last day to object to the discharge, as set out above. If hearing location is Kansas City, please call (816) 512-1800 menu item #6 for information regarding handicapped access.

To obtain a claim form go to: http://www.uscourts.gov/uscourts/RulesAndPolicies/rules/BK_Forms_Current/B_010.pdf

EXPLANATIONS

FORM B9A (12/12)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline. Do not include this notice with any filing you make with the court.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) or that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Foreign Creditors	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
— Refer to Other Side for Important Deadlines and Notices —	

Certificate of Notice Page 3 of 4
 United States Bankruptcy Court
 Western District of Missouri

In re:
 Mary Elaine Covey
 Debtor

Case No. 13-44615-can
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0866-4

User: admin
 Form ID: b9a

Page 1 of 2
 Total Noticed: 29

Date Rcvd: Dec 12, 2013

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 14, 2013.

db +Mary Elaine Covey, 4412 N. Virginia Ave, Kansas City, MO 64116-1946
 tr +Jerald S. Enslein, Gallas & Schultz, 9140 Ward Parkway, Suite 200,
 Kansas City, MO 64114-3325
 14999310 +Credit Acceptance Corp, Acct No xxxx0851, 25505 West Twelve Mile Road, Suite 3000,
 Southfield MI 48034-8331
 14999311 Credit Acceptance Corp, Acct No xxxx0851, PO Box 513, Southfield MI 48037-0513
 14999312 +Credit Acceptance Corp, Acct No xxxx0851, PO Box 5070, Southfield MI 48086-5070
 14999315 Executive Financial Consultants, 310 Armour Road, Suite 220, Kansas City MO 64116-3541
 14999316 Frontline Asset Strategies, Acct No xxxxxx2449, 1935 West County Road B2, Suite 425,
 Roseville MN 55113-2797
 14999317 +Jefferson Capital Systems LLC, Acct No xxxx-xxxx-xxxx-9646, 16 McLeland Road,
 Saint Cloud MN 56303-2198
 14999318 +Larry Enkelmann, LLC, 3000 NE Brooktree Lane, Suite 100, Kansas City MO 64119-1861
 14999319 +Malcolm S. Gerald and Associates, Acct No xxxx8228, 332 South Michigan Avenue, Suite 600,
 Chicago IL 60604-4318
 14999320 +Midwest Emergency Medical Services, PO Box 11157, Kansas City MO 64119-0157
 14999322 +North Kansas City Hospital, Attn: Patient Accounts Customer Service, 2800 Clay Edwards Drive,
 North Kansas City MO 64116-3220
 14999323 North Kansas City Hospital, PO Box 419263, Department 222, Kansas City MO 64193-0000
 14999324 Northland Anesthesiology Inc, PO Box 7391, North Kansas City MO 64116-0091
 14999325 +Northland Radiology, 2800 Clay Edwards Drive, North Kansas City MO 64116-3220
 14999326 Northland Radiology Inc., PO Box 419380, Department 128, Kansas City MO 64141-6380

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty E-mail/Text: admin@tlrlaw.com Dec 12 2013 20:39:14 Tracy L. Robinson, 1125 Grand Blvd,
 Suite 1300, Kansas City, MO 64106
 tr +EDI: QJSENSLEIN.COM Dec 12 2013 20:43:00 Jerald S. Enslein, Gallas & Schultz,
 9140 Ward Parkway, Suite 200, Kansas City, MO 64114-3325
 smg E-mail/Text: ecfnofices@dor.mo.gov Dec 12 2013 20:39:22 Missouri Department of Revenue,
 General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475
 14999308 +EDI: CITICORP.COM Dec 12 2013 20:43:00 AT&T Universal, Acct No xxxx-xxxx-xxxx-9646,
 PO Box 6241, Sioux Falls SD 57117-6241
 14999307 +E-mail/Text: amccoyams@yahoo.com Dec 12 2013 20:39:44 Affiliated Management Services,
 Acct No xxx0863, 5651 Broadmoor Street, Mission KS 66202-2407
 14999331 EDI: CHASE.COM Dec 12 2013 20:43:00 Washington Mutual,
 Customer Service/Bankruptcy Department, PO Box 660509, Dallas TX 75266-0509
 14999309 +E-mail/Text: bankruptcy@capvs.com Dec 12 2013 20:40:00 Cavalry Portfolio Service,
 500 Summit Lake Drive, Suite 4A, Valhalla NY 10595-2323
 14999313 EDI: DISCOVER.COM Dec 12 2013 20:43:00 Discover Card, PO Box 15316,
 Wilmington DE 19850-5316
 14999314 EDI: DISCOVER.COM Dec 12 2013 20:43:00 Discover Cards, Inquiries/Bankruptcy Department,
 PO Box 30943, Salt Lake City UT 84130-0000
 14999317 +EDI: JEFFERSONCAP.COM Dec 12 2013 20:43:00 Jefferson Capital Systems LLC,
 Acct No xxxx-xxxx-xxxx-9646, 16 McLeland Road, Saint Cloud MN 56303-2198
 14999321 E-mail/Text: ecfnofices@dor.mo.gov Dec 12 2013 20:39:22 Missouri Department of Revenue,
 Taxation Division, PO Box 385, Jefferson City MO 65105-0385
 14999327 EDI: WTRNBANK.COM Dec 12 2013 20:43:00 Target, Acct No x-xxx-xx1-853,
 3701 Wayzata Blvd. MS 2 C-O, Minneapolis MN 55416-3400
 14999328 +EDI: WTRNBANK.COM Dec 12 2013 20:43:00 Target Credit Services, Acct No x-xxx-xx1-853,
 Retailers National Bank, PO Box 673, Minneapolis MN 55440-0673
 14999329 EDI: WTRNBANK.COM Dec 12 2013 20:43:00 Target Credit Services, Acct No x-xxx-xx1-853,
 Retailers National Bank, PO Box 1581, Minneapolis MN 55440-1581
 14999330 +E-mail/Text: glenda@underwoodlaw.com Dec 12 2013 20:39:29 Underwood Law Firm,
 Acct No xx-1995, 515 Olive Street, Suite 800, Saint Louis MO 63101-1835

TOTAL: 15

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 14, 2013

Signature: /s/Joseph Speetjens

District/off: 0866-4

User: admin
Form ID: b9a

Page 2 of 2
Total Noticed: 29

Date Rcvd: Dec 12, 2013

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 11, 2013 at the address(es) listed below:
NONE.

TOTAL: 0

B 27 (Official Form 27) (12/13)

UNITED STATES BANKRUPTCY COURT

Western District of Missouri
Kansas City

In re: Mary Elaine Covey,
Debtor

Case No. 13-44615
Chapter 7

REAFFIRMATION AGREEMENT COVER SHEET

This form must be completed in its entirety and filed, with the reaffirmation agreement attached, within the time set under Rule 4008. It may be filed by any party to the reaffirmation agreement.

1. Creditor's Name: CREDIT ACCEPTANCE CORPORATION
2. Amount of the debt subject to this reaffirmation agreement:
\$9,630.65 on the date of bankruptcy; \$10,092.69 as of 01/22/2014 to be paid under reaffirmation agreement
3. Annual percentage rate of interest: 24.99% prior to bankruptcy
24.99% under reaffirmation agreement (X Fixed Rate Adjustable Rate)
4. Repayment terms (if fixed rate): 348.24 per month for 44 months starting on 1/20/2014 (plus 1 past due payment of \$148.24 for 12/20/13 payment)
5. Collateral, if any, securing the debt:
Current market value: \$10,625.00
Description: 2009 Ford Fusion VIN: 3FAHP07109R149038
6. Does the creditor assert that the debt is nondischargeable? ☐ Yes ☒ No
(If yes, attach a declaration setting forth the nature of the debt and basis for the contention that the debt is nondischargeable).

Debtor's Schedule I and J Entries

Debtor's Income and Expenses as Stated on Reaffirmation Agreement

- | | | | |
|---|--------------------|--|---|
| 7A. Total monthly income from Schedule I, line 12 | \$ <u>1,513.13</u> | 7B. Monthly income from all sources after payroll deductions | \$ <u>1,513.13</u> |
| 8A. Total monthly expenses from Schedule J, line 22 | \$ <u>1,505.00</u> | 8B. Monthly expenses | \$ <u>1,505.00</u> |
| 9A. Total monthly payments on reaffirmed debts not listed on Schedule J | \$ <u>0.00</u> | 9B. Monthly expenses reaffirmed debts not included in monthly expenses | \$ <u>0.00</u> |
| | | 10B. Net monthly income | \$ <u>8.13</u>
(Subtract sum of lines 8B and 9B from line 7B. If total is less than zero, put the number in brackets.) |

B 27 (Official Form 27) (12/13)

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11. Explain with specificity any difference between the income amounts (7A and 7B):

N/A

12. Explain with specificity any difference between the expense amounts (8A and 8B):

N/A

If line 11 or 12 is completed, the undersigned debtor, and joint debtor if applicable, certifies that any explanation contained on those lines is true and correct.

Signature of Debtor (only required if
line 11 or 12 is completed)

Signature of Joint Debtor (if applicable, and only
required if line 11 or 12 is completed)

Other Information

☐ Check this box if the total on line 10B is less than zero. If that number is less than zero, a presumption of undue hardship arises (unless the creditor is a credit union); and you must explain with specificity, the sources of funds available to the Debtor to make the monthly payments on the reaffirmed debt:

Was debtor represented by counsel during the course of negotiating this reaffirmation agreement?

XX Yes No

If debtor was represented by counsel during the course of negotiating this reaffirmation agreement, has counsel executed a certification (affidavit or declaration) in support of the reaffirmation agreement?

XX Yes No

FILER'S CERTIFICATION

I hereby certify that the attached agreement is a true and correct copy of the reaffirmation agreement between the parties identified on this Reaffirmation Agreement Cover Sheet.


Signature

Carrie D. Mermis, Attorney for Creditor
Print/Type Name & Signer's Relation to Case

B240A (Form B240A) (04/10)

Check one.
☐ Presumption of Undue Hardship
☒ No Presumption of Undue Hardship
See Debtor's Statement in Support of Reaffirmation,
Part II below, to determine which box to check.

UNITED STATES BANKRUPTCY COURT
Western District of Missouri
Kansas City

In re Mary Elaine Covey,
Debtor

Case No. 13-44615

Chapter 7

REAFFIRMATION DOCUMENTS

Name of Creditor: CREDIT ACCEPTANCE CORPORATION

☐ Check this box if Creditor is a Credit Union

PART I. REAFFIRMATION AGREEMENT

Reaffirming a debt is a serious financial decision. Before entering into this Reaffirmation Agreement, you must review the important disclosures, instructions, and definitions found in Part V of this form.

A. Brief description of the original agreement being reaffirmed: Auto Loan

B. **AMOUNT REAFFIRMED:** \$10,092.69 as of January 22, 2014

The Amount Reaffirmed is the entire amount that you are agreeing to pay. This may include unpaid principal, interest, and fees and costs (if any) arising on or before 01/22/2014, which is the date of the Disclosure Statement portion of this form (Part V).

See the definition of "Amount Reaffirmed" in Part V, Section C below.

C. The **ANNUAL PERCENTAGE RATE** applicable to the Amount Reaffirmed is 24.99%.

See definition of "Annual Percentage Rate" in Part V, Section C below.

This is a (check one) ☒ Fixed rate ☐ Variable rate

If the loan has a variable rate, the future interest rate may increase or decrease from the Annual Percentage Rate disclosed here.

B240A Reaffirmation Documents

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D. Reaffirmation Agreement Repayment Terms (*check and complete one*):

☒ \$ 148.24 past due for 12/20/13 then \$348.24 per month for 44 months starting on 01/20/2014.

☐ Describe repayment terms, including whether future payment amount(s) may be different from the initial payment amount.

E. Describe the collateral, if any, securing the debt:

Description: 2009 Ford Fusion VIN: 3FAHP07109R149038

Current Market Value: \$ 10,625.00

F. Did the debt that is being reaffirmed arise from the purchase of the collateral described above?

☒ Yes What was the purchase price for the collateral? \$10,877.45

☐ No What was the amount of the original loan? \$

G. Specify the changes made by this Reaffirmation Agreement to the most recent credit terms on the reaffirmed debt and any related agreement:

	Terms as of the Date of Bankruptcy	Terms After Reaffirmation
Balance due (<i>including fees and costs</i>)	<u>\$ 9,630.65</u>	<u>\$ 10,092.69 as of 01/22/2014</u>
Annual Percentage Rate	<u>24.99</u> %	<u>24.99</u> %
Monthly Payment	<u>\$ 348.24</u>	<u>\$ 348.24</u>

H. ☐ Check this box if the creditor is agreeing to provide you with additional future credit in connection with this Reaffirmation Agreement. Describe the credit limit, the Annual Percentage Rate that applies to future credit and any other terms on future purchases and advances using such credit:

PART II. DEBTOR'S STATEMENT IN SUPPORT OF REAFFIRMATION AGREEMENT

A. Were you represented by an attorney during the course of negotiating this agreement?

Check one. ☒ Yes ☐ No

B. Is the creditor a credit union?

Check one. ☐ Yes ☒ No

C. If your answer to EITHER question A. or B. above is "No," complete 1. and 2. below.

1. Your present monthly income and expenses are:

- | | |
|---|--------------------|
| a. Monthly income from all sources after payroll deductions (take-home pay plus any other income) | \$ <u>1,513.13</u> |
| b. Monthly expenses (including all reaffirmed debts except this one) | \$ <u>1,155.00</u> |
| c. Amount available to pay this reaffirmed debt (subtract b. from a.) | \$ <u>358.13</u> |
| d. Amount of monthly payment required for this reaffirmed debt | \$ <u>348.24</u> |

If the monthly payment on this reaffirmed debt (line d.) is greater than the amount you have available to pay this reaffirmed debt (line c.), you must check the box at the top of page one that says "Presumption of Undue Hardship." Otherwise, you must check the box at the top of page one that says "No Presumption of Undue Hardship."

2. You believe that this reaffirmation agreement will not impose an undue hardship on you or your dependents because:

Check one of the two statements below, if applicable:

- ☒ You can afford to make the payments on the reaffirmed debt because your monthly income is greater than your monthly expenses even after you include in your expenses the monthly payments on all debts you are reaffirming, including this one.
- ☐ You can afford to make the payments on the reaffirmed debt even though your monthly income is less than your monthly expenses after you include in your expenses the monthly payments on all debts you are reaffirming, including this one, because:

Use an additional page if needed for a full explanation.

D. If your answers to BOTH questions A. and B. above were "Yes," check the following statement, if applicable:

- ☐ You believe this Reaffirmation Agreement is in your financial interest and you can afford to make the payments on the reaffirmed debt.

Also, check the box at the top of page one that says "No Presumption of Undue Hardship."

B240A Reaffirmation Documents

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PART III. CERTIFICATION BY DEBTOR(S) AND SIGNATURES OF PARTIES

I hereby certify that:

- (1) I agree to reaffirm the debt described above.
- (2) Before signing this Reaffirmation Agreement, I read the terms disclosed in this Reaffirmation Agreement (Part I) and the Disclosure Statement, Instructions and Definitions included in Part V below;
- (3) The Debtor's Statement in Support of Reaffirmation Agreement (Part II above) is true and complete;
- (4) I am entering into this agreement voluntarily and am fully informed of my rights and responsibilities; and
- (5) I have received a copy of this completed and signed Reaffirmation Documents form.

SIGNATURE(S) (If this is a joint Reaffirmation Agreement, both debtors must sign.):

Date 2-13-14 Signature Mary E. Covey
Debtor
Date _____ Signature _____
Joint Debtor, if any

Reaffirmation Agreement Terms Accepted by Creditor:

Creditor Credit Acceptance Corporation c/o Martin, Leigh, Laws & Fritzlen, PC
Print Name 1044 Main Street, Suite 900
Kansas City, MO 64105
Carrie D. Mermis, Attorney for Creditor [Signature] 2/26/14
Print Name of Representative Signature Date

PART IV. CERTIFICATION BY DEBTOR'S ATTORNEY (IF ANY)

To be filed only if the attorney represented the debtor during the course of negotiating this agreement.

I hereby certify that: (1) this agreement represents a fully informed and voluntary agreement by the debtor; (2) this agreement does not impose an undue hardship on the debtor or any dependent of the debtor; and (3) I have fully advised the debtor of the legal effect and consequences of this agreement and any default under this agreement.

☐ A presumption of undue hardship has been established with respect to this agreement. In my opinion, however, the debtor is able to make the required payment.

Check box, if the presumption of undue hardship box is checked on page 1 and the creditor is not a Credit Union.

Date 2-25-14 Signature of Debtor's Attorney [Signature]
Print Name of Debtor's Attorney Tracy L. Robinson

PART V. DISCLOSURE STATEMENT AND INSTRUCTIONS TO DEBTOR(S)

Before agreeing to reaffirm a debt, review the terms disclosed in the Reaffirmation Agreement (Part I above) and these additional important disclosures and instructions.

Reaffirming a debt is a serious financial decision. The law requires you to take certain steps to make sure the decision is in your best interest. If these steps, which are detailed in the Instructions provided in Part V, Section B below, are not completed, the Reaffirmation Agreement is not effective, even though you have signed it.

A. DISCLOSURE STATEMENT

1. **What are your obligations if you reaffirm a debt?** A reaffirmed debt remains your personal legal obligation to pay. Your reaffirmed debt is not discharged in your bankruptcy case. That means that if you default on your reaffirmed debt after your bankruptcy case is over, your creditor may be able to take your property or your wages. Your obligations will be determined by the Reaffirmation Agreement, which may have changed the terms of the original agreement. If you are reaffirming an open end credit agreement, that agreement or applicable law may permit the creditor to change the terms of that agreement in the future under certain conditions.
2. **Are you required to enter into a reaffirmation agreement by any law?** No, you are not required to reaffirm a debt by any law. Only agree to reaffirm a debt if it is in your best interest. Be sure you can afford the payments that you agree to make.
3. **What if your creditor has a security interest or lien?** Your bankruptcy discharge does not eliminate any lien on your property. A "lien" is often referred to as a security interest, deed of trust, mortgage, or security deed. The property subject to a lien is often referred to as collateral. Even if you do not reaffirm and your personal liability on the debt is discharged, your creditor may still have a right under the lien to take the collateral if you do not pay or default on the debt. If the collateral is personal property that is exempt or that the trustee has abandoned, you may be able to redeem the item rather than reaffirm the debt. To redeem, you make a single payment to the creditor equal to the current value of the collateral, as the parties agree or the court determines.
4. **How soon do you need to enter into and file a reaffirmation agreement?** If you decide to enter into a reaffirmation agreement, you must do so before you receive your discharge. After you have entered into a reaffirmation agreement and all parts of this form that require a signature have been signed, either you or the creditor should file it as soon as possible. The signed agreement must be filed with the court no later than 60 days after the first date set for the meeting of creditors, so that the court will have time to schedule a hearing to approve the agreement if approval is required. However, the court may extend the time for filing, even after the 60-day period has ended.
5. **Can you cancel the agreement?** You may rescind (cancel) your Reaffirmation Agreement at any time before the bankruptcy court enters your discharge, or during the 60-day period that begins on the date your Reaffirmation Agreement is filed with the court, whichever occurs later. To rescind (cancel) your Reaffirmation Agreement, you must notify the creditor that your Reaffirmation Agreement is rescinded (or canceled). Remember that you can rescind the agreement, even if the court approves it, as long as you rescind within the time allowed.

6. When will this Reaffirmation Agreement be effective?

a. If you were represented by an attorney during the negotiation of your Reaffirmation Agreement and

i. if the creditor is not a Credit Union, your Reaffirmation Agreement becomes effective when it is filed with the court unless the reaffirmation is presumed to be an undue hardship. If the Reaffirmation Agreement is presumed to be an undue hardship, the court must review it and may set a hearing to determine whether you have rebutted the presumption of undue hardship.

ii. if the creditor is a Credit Union, your Reaffirmation Agreement becomes effective when it is filed with the court.

b. If you were not represented by an attorney during the negotiation of your Reaffirmation Agreement, the Reaffirmation Agreement will not be effective unless the court approves it. To have the court approve your agreement, you must file a motion. See Instruction 5, below. The court will notify you and the creditor of the hearing on your Reaffirmation Agreement. You must attend this hearing, at which time the judge will review your Reaffirmation Agreement. If the judge decides that the Reaffirmation Agreement is in your best interest, the agreement will be approved and will become effective. However, if your Reaffirmation Agreement is for a consumer debt secured by a mortgage, deed of trust, security deed, or other lien on your real property, like your home, you do not need to file a motion or get court approval of your Reaffirmation Agreement.

- 7. What if you have questions about what a creditor can do?** If you have questions about reaffirming a debt or what the law requires, consult with the attorney who helped you negotiate this agreement. If you do not have an attorney helping you, you may ask the judge to explain the effect of this agreement to you at the hearing to approve the Reaffirmation Agreement. When this disclosure refers to what a creditor "may" do, it is not giving any creditor permission to do anything. The word "may" is used to tell you what might occur if the law permits the creditor to take the action.

B. INSTRUCTIONS

1. Review these Disclosures and carefully consider your decision to reaffirm. If you want to reaffirm, review and complete the information contained in the Reaffirmation Agreement (Part I above). If your case is a joint case, both spouses must sign the agreement if both are reaffirming the debt.
2. Complete the Debtor's Statement in Support of Reaffirmation Agreement (Part II above). Be sure that you can afford to make the payments that you are agreeing to make and that you have received a copy of the Disclosure Statement and a completed and signed Reaffirmation Agreement.
3. If you were represented by an attorney during the negotiation of your Reaffirmation Agreement, your attorney must sign and date the Certification By Debtor's Attorney (Part IV above).
4. You or your creditor must file with the court the original of this Reaffirmation Documents packet and a completed Reaffirmation Agreement Cover Sheet (Official Bankruptcy Form 27).
5. *If you are not represented by an attorney, you must also complete and file with the court a separate document entitled "Motion for Court Approval of Reaffirmation Agreement" unless your Reaffirmation Agreement is for a consumer debt secured by a lien on your real property, such as your home. You can use Form B240B to do this.*

C. DEFINITIONS

1. "Amount Reaffirmed" means the total amount of debt that you are agreeing to pay (reaffirm) by entering into this agreement. The total amount of debt includes any unpaid fees and costs that you are agreeing to pay that arose on or before the date of disclosure, which is the date specified in the Reaffirmation Agreement (Part I, Section B above). Your credit agreement may obligate you to pay additional amounts that arise after the date of this disclosure. You should consult your credit agreement to determine whether you are obligated to pay additional amounts that may arise after the date of this disclosure.
2. "Annual Percentage Rate" means the interest rate on a loan expressed under the rules required by federal law. The annual percentage rate (as opposed to the "stated interest rate") tells you the full cost of your credit including many of the creditor's fees and charges. You will find the annual percentage rate for your original agreement on the disclosure statement that was given to you when the loan papers were signed or on the monthly statements sent to you for an open end credit account such as a credit card.
3. "Credit Union" means a financial institution as defined in 12 U.S.C. § 461(b)(1)(A)(iv). It is owned and controlled by and provides financial services to its members and typically uses words like "Credit Union" or initials like "C.U." or "F.C.U." in its name.

United States Bankruptcy Court

Western District of Missouri

Case No. 13-44615-can7

Chapter 7

In re Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Mary Elaine Covey
4412 N. Virginia Ave
Kansas City, MO 64116

Social Security / Individual Taxpayer ID No.:

xxx-xx-5174

Employer Tax ID / Other nos.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 3/13/14

Cynthia A. Norton
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
Western District of MissouriIn re:
Mary Elaine Covey
DebtorCase No. 13-44615-can
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0866-4

User: admin
Form ID: bl8Page 1 of 2
Total Noticed: 28

Date Rcvd: Mar 13, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 15, 2014.

db +Mary Elaine Covey, 4412 N. Virginia Ave, Kansas City, MO 64116-1946
 cr Credit Acceptance Corporation, c/o Martin, Leigh, Laws & Fritzlen, 1044 Main Street,
 900 Peck's Plaza, Kansas City, MO 64105
 14999310 +Credit Acceptance Corp, Acct No xxxx0851, 25505 West Twelve Mile Road, Suite 3000,
 Southfield MI 48034-8331
 14999311 Credit Acceptance Corp, Acct No xxxx0851, PO Box 513, Southfield MI 48037-0513
 14999312 +Credit Acceptance Corp, Acct No xxxx0851, PO Box 5070, Southfield MI 48086-5070
 14999315 Executive Financial Consultants, 310 Armour Road, Suite 220, Kansas City MO 64116-3541
 14999316 Frontline Asset Strategies, Acct No xxxxxx2449, 1935 West County Road B2, Suite 425,
 Roseville MN 55113-2797
 14999317 +Jefferson Capital Systems LLC, Acct No xxxx-xxxx-xxxx-9646, 16 McLeland Road,
 Saint Cloud MN 56303-2160
 14999318 +Larry Enkelmann, LLC, 3000 NE Brooktree Lane, Suite 100, Kansas City MO 64119-1861
 14999319 +Malcolm S. Gerald and Associates, Acct No xxxx8228, 332 South Michigan Avenue, Suite 600,
 Chicago IL 60604-4318
 14999320 +Midwest Emergency Medical Services, PO Box 11157, Kansas City MO 64119-0157
 14999322 +North Kansas City Hospital, Attn: Patient Accounts Customer Service, 2800 Clay Edwards Drive,
 North Kansas City MO 64116-3220
 14999323 North Kansas City Hospital, PO Box 419263, Department 222, Kansas City MO 64193-0000
 14999324 Northland Anesthesiology Inc, PO Box 7391, North Kansas City MO 64116-0091
 14999325 +Northland Radiology, 2800 Clay Edwards Drive, North Kansas City MO 64116-3220
 14999326 Northland Radiology Inc., PO Box 419380, Department 128, Kansas City MO 64141-6380

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: ecfnotices@dor.mo.gov Mar 13 2014 20:41:53 Missouri Department of Revenue,
 General Counsel's Office, PO Box 475, Jefferson City, MO 65105-0475
 14999308 +EDI: CITICORP.COM Mar 13 2014 20:33:00 AT&T Universal, Acct No xxxx-xxxx-xxxx-9646,
 PO Box 6241, Sioux Falls SD 57117-6241
 14999307 +E-mail/Text: amccoyams@yahoo.com Mar 13 2014 20:42:23 Affiliated Management Services,
 Acct No xxx0863, 5651 Broadmoor Street, Mission KS 66202-2407
 14999331 EDI: CHASE.COM Mar 13 2014 20:33:00 Washington Mutual,
 Customer Service/Bankruptcy Department, PO Box 660509, Dallas TX 75266-0509
 14999309 +E-mail/Text: bankruptcy@cavps.com Mar 13 2014 20:42:39 Cavalry Portfolio Service,
 500 Summit Lake Drive, Suite 4A, Valhalla NY 10595-2323
 14999313 EDI: DISCOVER.COM Mar 13 2014 20:33:00 Discover Card, PO Box 15316,
 Wilmington DE 19850-5316
 14999314 EDI: DISCOVER.COM Mar 13 2014 20:33:00 Discover Cards, Inquiries/Bankruptcy Department,
 PO Box 30943, Salt Lake City UT 84130-0000
 14999317 +EDI: JEFFERSONCAP.COM Mar 13 2014 20:43:00 Jefferson Capital Systems LLC,
 Acct No xxxx-xxxx-xxxx-9646, 16 McLeland Road, Saint Cloud MN 56303-2160
 14999321 E-mail/Text: ecfnotices@dor.mo.gov Mar 13 2014 20:41:53 Missouri Department of Revenue,
 Taxation Division, PO Box 385, Jefferson City MO 65105-0385
 14999327 EDI: WTRRNANK.COM Mar 13 2014 20:33:00 Target, Acct No x-xxx-xxl-853,
 3701 Wayzata Blvd. MS 2 C-O, Minneapolis MN 55416-3400
 14999328 +EDI: WTRRNANK.COM Mar 13 2014 20:33:00 Target Credit Services, Acct No x-xxx-xxl-853,
 Retailers National Bank, PO Box 673, Minneapolis MN 55440-0673
 14999329 EDI: WTRRNANK.COM Mar 13 2014 20:33:00 Target Credit Services, Acct No x-xxx-xxl-853,
 Retailers National Bank, PO Box 1581, Minneapolis MN 55440-1581
 14999330 +E-mail/Text: glenda@underwoodlaw.com Mar 13 2014 20:42:07 Underwood Law Firm,
 Acct No xx-1995, 515 Olive Street, Suite 800, Saint Louis MO 63101-1835

TOTAL: 13

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 15, 2014

Signature: /s/Joseph Speetjens

District/off: 0866-4

User: admin
Form ID: b18

Page 2 of 2
Total Noticed: 28

Date Rcvd: Mar 13, 2014

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 12, 2014 at the address(es) listed below:

Carrie D. Mermis on behalf of Creditor Credit Acceptance Corporation cdm@mllfpc.com,
bankruptcy@mllfpc.com;mllfpc@gmail.com
Jerald S. Enslein jsenslein@gallas-schultz.com,
bonnie@gallas-schultz.com;ensleindocket@gallas-schultz.com;jenslein@ecf.epiqsystems.com
Tracy L. Robinson on behalf of Debtor Mary Elaine Covey tlrcourtmail@gmail.com

TOTAL: 3

June 15, 2015

TransUnion Consumer Relations
PO Box 2000
Chester, PA 19022-2000

Mary Elaine Abasova
1201 N.E. 74th St.
Gladstone, MO 64118
SSN # [REDACTED] 5174
DOB: [REDACTED]

RE: DISPUTE OF INACCURATE CREDIT REPORT INFORMATION

Dear Sir/Madam:

I am writing to dispute inaccurate information you have placed in my credit report. Please refer to the credit report you generated on June 4, 2015, File # [REDACTED] 1569.

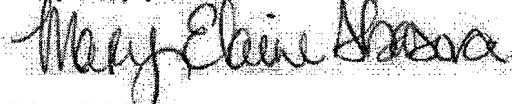
In a nutshell, I filed for Chapter 7 Bankruptcy on December 11, 2013, case #13-44615-can7 and received my discharge on March 12, 2014. Specifically, I dispute the following information:

[REDACTED]

The Credit Acceptance Corp. account, #7606****, was NOT DISCHARGED but REAFFIRMED. Please update to show current Balance and Payment History.

Please reinvestigate account reports that I am disputing. I look forward to your reply advising me that the inaccurate information has been fully corrected or removed from my credit report.

Very truly yours,



Mary Elaine Abasova

Enclosures

June 15, 2015

Experian/NCAC
PO Box 2002
Allen, TX 75013

Mary Elaine Abasova
1201 N.E. 74th St.
Gladstone, MO 64118
SSN # [REDACTED] 5174
DOB: [REDACTED]

RE: DISPUTE OF INACCURATE CREDIT REPORT INFORMATION

Dear Sir/Madam:

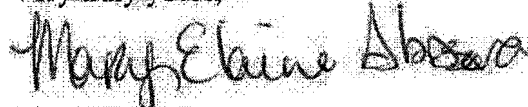
I am writing to dispute inaccurate information you have placed in my credit report. Please refer to the credit report you generated on May 27, 2015, Report # [REDACTED] 47-87.

In a nutshell, I filed for Chapter 7 Bankruptcy on December 11, 2013, case #13-44615-can7 and received my discharge on March 12, 2014. Specifically, I dispute the following information:

The Credit Acceptance Corp. account, #7606****, was NOT DISCHARGED but REAFFIRMED. Please update to show current Balance and Payment History.

Please reinvestigate account report that I am disputing. I look forward to your reply advising me that the inaccurate information has been fully corrected or removed from my credit report.

Very truly yours,



Mary Elaine Abasova

Enclosures

June 15, 2015

Equifax Information Services LLC
PO Box 740256
Atlanta, GA 30374

Mary Elaine Abasova
1201 N.E. 74th St.
Gladstone, MO 64118
SSN # [REDACTED] 5174
DOB: [REDACTED]

RE: DISPUTE OF INACCURATE CREDIT REPORT INFORMATION

Dear Sir/Madam:

I am writing to dispute inaccurate information you have placed in my credit report. Please refer to the credit report you generated on May 1, 2015, Confirmation # [REDACTED] 7639.

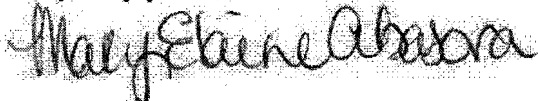
In a nutshell, I filed for Chapter 7 Bankruptcy on December 11, 2013, case #13-44615-can7 and received my discharge on March 12, 2014. Specifically, I dispute the following information:

[REDACTED]

The Credit Acceptance Corp. account, #7606****, was NOT DISCHARGED but REAFFIRMED. Please update to show current Balance and Payment History.

Please reinvestigate account reports that I am disputing. I look forward to your reply advising me that the inaccurate information has been fully corrected or removed from my credit report.

Very truly yours,


Mary Elaine Abasova

Enclosures

EQUIFAX

CREDIT FILE : July 31, 2015

Confirmation # 2837

Dear Mary E Covey:

Below are the results of your reinvestigation request and, as applicable, any revisions to your credit file. If you have additional questions regarding the reinvestigated items, please contact the source of that information directly. You may also contact Equifax regarding the specific information contained within this letter or report within the next 60 days by visiting us at www.investigate.equifax.com or by calling a Customer Representative at (888) 425-7961 from 9:00am to 5:00pm Monday-Friday in your time zone.

For an added convenience, use one of the below options to start an investigation or check the status of your dispute.

Please note, when you provide documents, including a letter, to Equifax as part of your dispute, the documents may be submitted to one or more companies whose information are the subject of your dispute.

Visit us at www.equifax.com/CreditReportAssistance or Call us at 866-349-5186.

Thank you for giving Equifax the opportunity to serve you.

The Results Of Our Reinvestigation

>>> We have reviewed the current address. The results are: The current address has been added/updated per the information you have supplied. 1201 NE 74th St Kansas City MO 64118

Credit Account Information

(For your security, the last 4 digits of account number(s) have been replaced by *)
(This section includes open and closed accounts reported by credit grantors)

Account History	1 : 30-59 Days Past Due	5 : 150-179 Days Past Due	J : Voluntary Surrender
Status Code	2 : 60-89 Days Past Due	6 : 180 or More Days Past Due	K : Repossession
Descriptions	3 : 90-119 Days Past Due	G : Collection Account	L : Charge Off
	4 : 120-149 Days Past Due	H : Foreclosure	

>>> We have researched the credit account. Account # - 7606* The results are: This account has been updated. Additional information has been provided from the original source regarding this item. If you have additional questions about this item please contact: Credit Acceptance Corporat, 25505 W 12 Mile Rd, Southfield MI 48034-1846 Phone: (800) 634-1506

Credit Acceptance Corporation

Account Number	Date Opened	High Credit	Credit Limit	Terms Duration	Terms Frequency	Months Paid	Activity Designator	Creditor Classification					
7606*	06/01/2013	\$10,877	\$0			8							
Items As of Date Reported	Balance Amount	Amount Past Due	Date of Last Payment	Actual Payment Amount	Scheduled Payment Amount	Date of 1st Delinquency	Date of Last Activity	Date Maj. Del. 1st Pmt	Charge Off Amount	Deferred Pay Start Date	Balloon Pay Amount	Balloon Pay Date	Date Closed
07/01/2015	\$0	\$0	06/2015	\$0	\$0		11/2013		\$0		\$0		

Status - Pays As Agreed; Type of Account - Installment; Type of Loan - Auto; Whose Account - Individual Account; ADDITIONAL INFORMATION - Reaffirmation of Debt; Auto;

(Continued On Next Page)

Page 1 of 2

5195012837APPLADM-001999310-4899-8758

000002284 F0ECA0801161431010000 01 000000
001999310-4899
Mary E Covey
1201 NE 74th St
Kansas City, MO 64118-2138

P.O. Box 105518
Atlanta, GA 30348

-Begin Credit Report-

Account Information

Account Number: [REDACTED]

Account Type: [REDACTED]

Account Status: [REDACTED]

Account Opening Date: [REDACTED]

Account Closing Date: [REDACTED]

Account Balance: [REDACTED]

Account High Balance: [REDACTED]

Account Last Payment Made: [REDACTED]

Account Date Updated: [REDACTED]

Account Pay Status: [REDACTED]

Account Date Closed: [REDACTED]

Account Remarks: [REDACTED]

Account Estimated month and year that this item will be removed: [REDACTED]

X OK

CREDIT ACCEPTANCE CORP #7606** (POB 5070, SOUTHFIELD, MI 48086-5070, (800) 634-1506)**

Date Opened: 06/20/2013
Responsibility: Individual Account
Account Type: Installment Account
Loan Type: AUTOMOBILE
Balance: \$0
Date Updated: 03/12/2014
Last Payment Made: 11/20/2013
High Balance: \$10,877

Pay Status: Account Included In Bankruptcy
Date Closed: 03/12/2014

Remarks: CHAPTER 7 BANKRUPTCY; DISP INVG COMP-RPT BY GRNTR
Estimated month and year that this item will be removed: 11/2020

- End of investigation results -

To view a free copy of your full, updated credit file, go to our website www.transunion.com/fullreport

-End of Credit Report-